

COVID-19 Pandemic Response - Income Support and Benefits

ACCESS TO FEDERAL AND PROVINCIAL EMERGENCY BENEFITS AND
EI

Chinese & Southeast Asian Legal Clinic

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Information current as of: April 9, 2020

Who We Are

Chinese and Southeast Asian Legal Clinic

- ▶ Specialty community legal clinic
- ▶ Provide free legal services to low-income, non-English-speaking clients from the following communities in Ontario
 - ▶ Chinese
 - ▶ Vietnamese
 - ▶ Laotian
 - ▶ Cambodian
- ▶ Non-profit that is independent from government
- ▶ For more information, visit: csalc.ca

OVERVIEW

- ▶ Access to Emergency Benefits and Employment Insurance
 - ▶ Employment Insurance (EI)
 - ▶ EI Regular benefits
 - ▶ EI Sickness benefits
 - ▶ Canada Emergency Response Benefit (CERB)
 - ▶ Ontario Emergency Assistance

EI: Regular Benefits

▶ Overview

- ▶ Provides income support to individuals who have their jobs
- ▶ Should apply within 4 weeks of interruption of earnings
- ▶ Duration of benefits (14-45 weeks) depends on:
 - ▶ Number of hours of insurable employment in the past year
 - ▶ Unemployment rate in the region where the claimant lives
- ▶ Amount of benefits:
 - ▶ 55% of average insurable weekly earnings up to \$573 per week

EI: Regular Benefits

- ▶ Eligibility
 - ▶ Lost job through no fault of your own
 - ▶ Job was in insurable employment
 - ▶ Without work and pay for at least 7 consecutive days within last 52 weeks
 - ▶ Worked the required number of insurable employment hours in the last 52 weeks or since last EI claim
 - ▶ Whichever is shorter
 - ▶ Willing, able, and capable of working
 - ▶ Actively looking for work

El: Sickness Benefits

- ▶ Provides up to 15 weeks of income replacement
- ▶ Eligibility:
 - ▶ Unable to work due to:
 - ▶ Illness
 - ▶ Injury
 - ▶ Quarantine
 - ▶ Weekly income decreases by $> 40\%$ for at least a week
 - ▶ 600 insurable employment hours in past 52 weeks or since last claim
 - ▶ Whichever is shorter
- ▶ Receive 55% of earnings up to \$573 per week

EI: Sickness Benefits

COVID-19-Related Changes

- ▶ On March 13th, Government of Canada (GOC) announced:
 - ▶ Waiver of 1-week waiting period for claimants under quarantine
 - ▶ Toll-free number for enquiries re. waiver
 - ▶ 1-833-381-2725
 - ▶ No medical certificates needed
 - ▶ Those who cannot complete their claims due to quarantine may apply later and have their EI claims backdated

Canada Emergency Response Benefit (CERB)

- ▶ Announced by GOC on March 25th
- ▶ Combines two benefits announced on March 18th
 - ▶ ESB and ECB
- ▶ Provides \$2,000 a month for up to 16 weeks
 - ▶ Maximum of four 4-week benefit periods
- ▶ Available from March 15 until October 3, 2020
- ▶ Can apply no later than December 2, 2020

CERB: Benefit Periods

4-week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

Source: Government of Canada

CERB: Eligibility

- ▶ Eligibility: Reason
 - ▶ Workers who have lost income as a result of COVID-19 pandemic
 - ▶ Those who have lost jobs
 - ▶ Those who are still employed but not receiving income
 - ▶ Those who are sick with COVID-19*
 - ▶ Those who are in quarantine*
 - ▶ Those caring for others who are sick with COVID-19 or in quarantine
 - ▶ Parents staying home without pay to care for children
 - ▶ Available regardless of whether worker qualifies for EI
 - ▶ Not eligible if worker quits job voluntarily

*No medical certificate required

CERB: Eligibility

- ▶ Eligibility: Type of Worker
 - ▶ Wage earners
 - ▶ Contract workers/freelancers
 - ▶ Self-employed individuals

CERB: Eligibility

- ▶ Eligibility: Immigration Status
 - ▶ Must be legally eligible to work in Canada
 - ▶ E.g. Citizens, PRs, and temporary residents who are permitted to work*

*Those with valid work permits or study permits that allow work in Canada (on or off-campus)

CERB: Eligibility

- ▶ Eligibility: Financial Requirement
 - ▶ Earned \$5,000 or more* in 2019 or 12-month period before application from following sources:
 - ▶ Employment
 - ▶ Self-employment
 - ▶ Maternity or Parental EI benefits
 - ▶ Similar benefits under provincial plan
 - ▶ Non-eligible dividends
 - ▶ Those paid out of corporate income, taxed at the small business rate

* Does not have to be earned in Canada

CERB: Eligibility

- ▶ Eligibility: Financial Requirement
 - ▶ On initial application:
 - ▶ Are or expected to be without employment income for at least 14 consecutive days within 4-week period
 - ▶ Can apply for eligible 4-week period in advance
 - ▶ For subsequent 4-week periods:
 - ▶ Have not earned any employment income since receiving CERB
 - ▶ Do not expect to earn any employment income during 4-week period

CERB: Eligibility

- ▶ Employment income includes:
 - ▶ Employment or self-employment income
 - ▶ EI benefits
 - ▶ Paid sick leave
 - ▶ Provincial or federal maternity/parental leave benefits
 - ▶ Any other income included in Regulations (forthcoming)
- ▶ Employment income does not include non-eligible dividends
- ▶ Can receive provincial support payments if not prohibited by province
 - ▶ No direction yet from Government of Ontario (e.g. re. OW)

CERB: Eligibility

- ▶ Eligibility: Other

- ▶ Be over 15 years of age

- ▶ Reside in Canada

- ▶ Have a valid Social Insurance Number (SIN)

- ▶ SINs are required to:

- ▶ Legally work in Canada

- ▶ Receive benefits and services from government programs

CERB: Application

- ▶ Applications opened on April 6, 2020
- ▶ Jointly delivered by Service Canada and Canada Revenue Agency (CRA)
- ▶ Ways to apply:
 - ▶ Online Portal via GOC website:
 - ▶ <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
 - ▶ Automated toll-free number: option to speak to agent but long wait
 - ▶ If previously filed for income taxes: 1-800-959-2019 or 1-800-959-2041
 - ▶ If never filed income taxes before: 1-800-959-8281
- ▶ Services open 21 hours/day, 7 days/week
 - ▶ Closed from 3:00 to 6:00 a.m. ET

CERB: Application

- ▶ Instructions:
 - ▶ Screening questions: determine whether claimant is EI-eligible
 - ▶ If so, directed to EI Portal on Service Canada website
 - ▶ If not, directed to CERB portal on CRA website
 - ▶ Substantive questions:
 - ▶ What is your SIN?
 - ▶ What is your birth year?
 - ▶ When did you stop receiving employment income?
 - ▶ Earliest coverage is March 15, 2020
 - ▶ Declare that you qualify for CERB
 - ▶ Confirm payment information

CERB: Application

Day to apply for the Canada Emergency Response Benefit

If you were born in the month of	Apply for CERB on	Your best day to apply
January, February or March	Mondays	April 6
April, May, or June	Tuesdays	April 7
July, August, or September	Wednesdays	April 8
October, November, or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

Source: Government of Canada

CERB: Payment

- ▶ Successful claimants can choose to receive payment by:
 - ▶ Cheque in the mail (10 days)
 - ▶ Direct deposit (3-5 days)
 - ▶ If claimant has bank account, should opt for direct deposit
- ▶ Confirm address/direct deposit info is up-to-date with CRA
- ▶ Benefit is taxable
 - ▶ Tax not deducted at the source
 - ▶ To be reported as income in 2020 income tax filing
- ▶ If claimant later deemed ineligible, must repay benefit

CERB: Relationship with EI

- ▶ Key question for determining whether worker receives CERB or EI first:
 - ▶ When did claimant become eligible to receive EI benefits?
 - ▶ I.e. Day after worker loses employment income

CERB: Relationship with EI

- ▶ Scenario 1: Worker became eligible to receive EI benefits before March 15th
 - ▶ Will receive EI payments until they run out
 - ▶ If EI benefits end before October 3, 2020 and still unable to return to work due to COVID-19, could apply for CERB
 - ▶ Worker should apply for EI within 4 weeks of loss of income

CERB: Relationship with EI

- ▶ Scenario 2: Worker became eligible to receive EI benefits on or after March 15th
 - ▶ Apply for CERB via EI Program/Service Canada portal
 - ▶ Receive 16 weeks of CERB
 - ▶ If still not working when CERB runs out, automatically receive EI benefits
 - ▶ No need to reapply for EI

CERB: Relationship with EI

- ▶ Scenario 3: Worker does not qualify for EI but does qualify for CERB
 - ▶ Apply for CERB on or after April 6th
 - ▶ Receive benefits for 16 weeks

CERB: Relationship with EI

- ▶ Scenario 4: Worker who is not eligible for EI lost employment income before March 15th as a result of COVID-19 pandemic
 - ▶ Would not receive CERB for any period before March 15th
 - ▶ Should apply for CERB the week of April 6th
 - ▶ To maximize payment period (e.g. March 15 to April 11)

CERB: Relationship with EI

- ▶ Scenario 5: Worker has been receiving federal or provincial maternity/parental leave benefits
 - ▶ If worker is unable to resume employment due to COVID-19 and leave benefits run out before October 3, 2020, can apply for CERB

CERB: Changes Expected

- ▶ On April 6, GOC announced that it is working on expanding CERB to include 3 previously excluded groups:
 - ▶ Workers whose hours have been reduced to < 10 hrs/week
 - ▶ Possibly also those who earn < \$500/month
 - ▶ Targeted at gig workers, contract workers, and volunteer firefighters
 - ▶ Workers who are earning less income now than they would receive on CERB
 - ▶ Possibly only applies to “essential” workers
 - ▶ Example given include: personal support workers
 - ▶ Students unable to work this summer and were not working earlier due to attending school

Ontario Emergency Assistance (OEA)

- ▶ Existing program under Ontario Works
- ▶ For those who do not qualify for federal assistance
 - ▶ E.g. EI or CERB
- ▶ Expansion of OEA due to COVID-19:
 - ▶ Available for up to 48 days at a time (paid every 16 days)
 - ▶ Those affected by COVID-19 can apply more than once every 6 months
- ▶ Amount of assistance is up to the discretion of an administrator

OEA: Eligibility

- ▶ Low-income family or individual
- ▶ Not already receiving OW, ODSP, or any federal assistance
 - ▶ E.g. EI, CERB
- ▶ Not a tourist or a visitor
- ▶ Face an emergency situation where you cannot meet basic needs or shelter needs

OEA: Eligibility

- ▶ The Administrator must be satisfied that:
 - ▶ The applicant made reasonable efforts to access other resources
 - ▶ The applicant does not have enough money or assets to meet the individual's or family's basic needs and shelter needs
 - ▶ The applicant is unable to obtain, or has limited access to, credit
 - ▶ Failure to provide the emergency assistance will result in:
 - ▶ Danger to physical health or;
 - ▶ At least 1 dependent child being removed from the care of the parent(s)

OEA Continued

- ▶ Applications processed by Ontario Works
 - ▶ Online via Ministry of Children, Community and Social Services' dedicated portal: <https://ea.mcscs.gov.on.ca>
- ▶ Amount may include:
 - ▶ Basic needs
 - ▶ Shelter
 - ▶ Benefits

OEA Continued

- ▶ Decisions of the Administrator cannot be appealed
- ▶ Applicants can receive interim Emergency Assistance
 - ▶ For initial 16-day period
- ▶ Afterwards, need full application to be completed, including:
 - ▶ Supporting documents
 - ▶ All required consents
 - ▶ Signed Participation Agreement

The background features abstract, overlapping green geometric shapes in various shades, including light lime green, medium green, and dark forest green, creating a modern, layered effect.

Thank you

**Part 2: COVID-19 Response: Access
to CCB, OW, and other Benefits**